

Fill in this information to identify the case:

Debtor 1	JOSEPH A GEMIGNANI, SR
Debtor 2 (Spouse, if filing)	BARBARA A GEMIGNANI
United States Bankruptcy Court for the: EASTERN DISTRICT OF WISCONSIN MILWAUKEE	
Case number 21-25588	

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:  
JPMorgan Chase Bank, National Association

Court claim no. (if known): 27

Last 4 digits of any number you use to identify the debtor's account: 6 1 9 2

### Date of payment change:

Must be at least 21 days after date of this notice

06/01/2025

### New total payment:

Principal, interest, and escrow, if any \$2123.07

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

- No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 607.69

New escrow payment: \$ 593.07

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Bill Capener \_\_\_\_\_ Date 04/02/2025  
Signature

Print: Bill Capener \_\_\_\_\_ Authorized Officer \_\_\_\_\_  
First Name Middle Name Last Name Title

Company JPMorgan Chase Bank, N.A. \_\_\_\_\_

Address Chase Records Center Attn: Correspondence Mail \_\_\_\_\_  
Number Street  
700 Kansas Lane, Mail Code LA4-5555  
Address 2

Monroe LA 71203  
City State ZIP Code

Contact phone 866-243-5851 Email PCN\_Escalations@chase.com

# UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF WISCONSIN MILWAUKEE

Chapter 13 No. 21-25588  
Judge: KATHERINE M. PERHACH

In re:

JOSEPH A GEMIGNANI, SR & BARBARA A GEMIGNANI

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 09, 2025 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid

JOSEPH A GEMIGNANI, SR  
500 W BRADLEY RD, APT 234C

FOX POINT WI 53217

By U.S. Postal Service First Class Mail Postage Prepaid

BARBARA A GEMIGNANI  
500 W BRADLEY RD, APT 234C

FOX POINT WI 53217

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid

DEBORAH A STENCEL  
MILLER & MILLER LAW LLC  
700 W VIRGINIA ST  
STE 605  
MILWAUKEE WI 53204

By U.S. Postal Service First Class Mail Postage Prepaid

DEBORAH A STENCEL  
MILLER & MILLER LAW LLC  
700 W VIRGINIA ST  
STE 605  
MILWAUKEE WI 53204

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid

REBECCA R GARCIA  
CHAPTER 13 TRUSTEE  
PO BOX 3170

OSHKOSH WI 54903

/s/Bill Capener

Authorized Officer  
JPMorgan Chase Bank, N.A.

700 Kansas Lane  
LA4-6355  
Monroe, LA 71203

00584 ECA Z 07825 C - EHE  
JOSEPH A GEMIGNANI SR  
BARBARA A GEMIGNANI  
500 W BRADLEY RD APT 234C  
FOX POINT, WI 53217-2633

### Escrow account statement

Account number [REDACTED] 03/19/2025  
Statement date 06/2024 to 05/2025  
Review period

Property address  
500 W Bradley Rd Apt 234C  
Fox Point, WI 53217

New monthly home equity payment amount  
\$2,123.07

New payment effective date  
06/01/2025

### Your escrow surplus summary

Changes in monthly escrow balances are common and due to adjustments in your taxes or insurance. To help ensure you have enough funds in your escrow account to cover these important payments, we require a minimum balance of up to two months of escrow payments in your account.

- The lowest balance in your escrow account over the next 12 months is estimated to be **\$352.96** in December 2025.
- Minimum required balance means the minimum balance that must remain in your account at all times. Your minimum required balance is **\$0.00**.
- There may be a difference between your estimated low balance and your minimum required balance. However, if you are in Chapter 12 or 13, that amount may be impacted by a bankruptcy adjustment. A bankruptcy adjustment is an amount comprised of the escrow deficiency and projected escrow shortage. The escrow deficiency is that amount of taxes and insurance we paid on your behalf that remained unpaid as of the date you filed your bankruptcy case. The projected escrow shortage is the amount needed to fund escrow disbursements for the 12 months after you filed bankruptcy case. The escrow deficiency and projected escrow shortage are listed on the proof of claim filed in your bankruptcy case and will be collected through the bankruptcy plan. With the current bankruptcy adjustment of \$0.00, you have a post-petition surplus of \$352.96.

Your surplus was determined based on the assumption that all payment have been made, so it may include funds that have not yet been paid to us. Since your account has one or more payments which have not been received, your surplus check is not included.

### Monthly payment breakdown

Monthly mortgage payment breakdown	Contractual payment amount	New post-petition amount
Principal & interest	\$1,530.00	\$1,530.00
Escrow account deposit	\$422.56	\$593.07
<b>Total payment amount</b>	<b>\$1,952.56</b>	<b>\$2,123.07</b>

**Important Message:** If you are currently in a bankruptcy case or you received a discharge in a bankruptcy case, then this escrow statement is for information only. The statement is designed to keep you informed on the status of your escrow account. It should not be interpreted or construed as a demand for payment or an attempt to collect, assess or recover all or part of a debt from you. If a Chapter 12 or 13 trustee is making your on-going post petition mortgage payments for you, then please give a copy of this statement to the trustee.

**Annual escrow breakdown**

Escrow expense breakdown	What was estimated to be paid	Change	What we expect to pay*
Homeowner's insurance	\$1,573.51	↑	\$1,696.87
Property tax	\$5,358.13	↑	\$5,419.95

\*These estimates are typically based on what we paid last year.

**Resources for you**

**Contact Us**  
**Customer Service**  
Monday-Friday  
Saturday

**1-866-312-7534**  
8am - 8pm (ET)  
9am - 6pm (ET)

**Your escrow account activity for the review period**

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen. If an asterisk appears in the chart below, please refer to the note after the chart.

Month-Year	Activity	Estimated Activity	Actual Activity	Escrow Account Balance		
				Original Balance	Estimated Balance	ACTUAL Balance
Starting Balance						
Jun-24	Deposit	\$577.64	\$0.00 *	\$1,314.65	\$1,892.29	-\$6,342.40
Jul-24	Deposit	\$577.64	\$0.00 *	\$2,469.93	\$2,469.93	-\$6,342.40
Aug-24	Deposit	\$577.64	\$0.00 *	\$3,047.57	\$3,047.57	-\$6,342.40
Sep-24	Deposit	\$577.64	\$0.00 *	\$3,625.21	\$3,625.21	-\$6,342.40
Oct-24	Deposit	\$577.64	\$0.00 *	\$4,202.85	\$4,202.85	-\$6,342.40
Nov-24	Deposit	\$577.64	\$0.00 *	\$4,780.49	\$4,780.49	-\$6,342.40
Dec-24	Deposit	\$577.64	\$0.00 *			
Dec-24	Withdrawal - ELKHART LAKE VILLAGE	\$5,358.13	\$5,419.95 *	\$0.00	\$0.00	-\$11,762.35
Jan-25	Deposit	\$577.64	\$0.00 *	\$577.64	\$577.64	-\$11,762.35
Feb-25	Deposit	\$577.64	\$0.00 *	\$1,155.28	\$1,155.28	-\$11,762.35
Mar-25	Deposit	\$577.64	\$13,865.26 E	\$1,732.92	\$1,732.92	\$2,102.91
Apr-25	Deposit	\$577.64	\$607.69 E	\$737.05	\$737.05	\$1,013.73
Apr-25	Withdrawal - USAA	\$1,573.51	\$1,696.87 E			
May-25	Deposit	\$577.64	\$607.69 E	\$1,314.69	\$1,314.69	\$1,621.42
Estimated Activity				Original Balance	Estimated Balance	ACTUAL Balance
<b>Total Deposits</b>		\$6,931.68	\$15,080.64			
<b>Total Withdrawals</b>		\$6,931.64	\$7,116.82			
<b>Account Balance as of May-25</b>						\$1,621.42

An "E" in the chart above means estimated post petition activity that hasn't occurred yet. Please note that any month impacted by an "E" (estimated) deposit, is showing an actual balance that assumes those estimated deposits have been received.

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

**Your estimated escrow account activity over the next 12 months**

Month-Year	Activity	Estimated Activity	Escrow Account Balance	
			Estimated Balance	ACTUAL Balance
Starting Balance				
Jun-25	Deposit	\$593.07	\$2,214.49	\$1,621.42
Jul-25	Deposit	\$593.07	\$2,807.56	
Aug-25	Deposit	\$593.07	\$3,400.63	
Sep-25	Deposit	\$593.07	\$3,993.70	
Oct-25	Deposit	\$593.07	\$4,586.77	
Nov-25	Deposit	\$593.07	\$5,179.84	
Dec-25	Deposit	\$593.07	\$352.96	
Dec-25	Withdrawal - ELKHART LAKE VILLAGE	\$5,419.95		
Jan-26	Deposit	\$593.07	\$946.03	

**(Continued)**

**Your estimated escrow account activity over the next 12 months continued**

<b>Month-Year</b>	<b>Activity</b>	<b>Estimated Activity</b>	<b>Escrow Account Balance</b>	
			<b>Estimated Balance</b>	<b>ACTUAL Balance</b>
Feb-26	Deposit	\$593.07	\$1,539.10	
Mar-26	Deposit	\$593.07	\$2,132.17	
Apr-26	Deposit	\$593.07		
Apr-26	Withdrawal - USAA	\$1,696.87	\$1,028.37	
May-26	Deposit	\$593.07	\$1,621.44	
		<b>Estimated Activity</b>	<b>Original Estimated Balance</b>	<b>ACTUAL Balance</b>
<b>Total Estimated Deposits</b>		\$7,116.84		
<b>Total Estimated Withdrawals</b>		\$7,116.82		
<b>Estimated Account Balance as of May-26</b>			\$1,621.44	





**This Page Intentionally Left Blank**



# How to read your Escrow account statement

## New monthly home equity payment amount

Shows your new monthly payment amount.



CH4-7399  
3415 Vision Drive  
Columbus, OH 43219

00102 Page 1 of 6

### Escrow account statement

Account number 1234567890  
Statement date 10/21/2019  
Review period 09/20/19 to 11/20/19

Property address 12 E Main St.  
Anywhere, USA 12345

New home equity payment amount  
\$1,345.55  
New payment effective date  
12/01/2019

## Annual escrow breakdown

Displays your annual escrow expenses with original estimated payment compared to current estimated payments. Tax and insurance changes are common and can affect your new monthly payment.

## Monthly payment breakdown

Breaks down your monthly payment to show home equity principal & interest, escrow, shortage amount(if any), and your current vs. new monthly payment amounts.

## Your escrow shortage options

Outlines your shortage payment options

Every year, we review your escrow account to make sure there is enough money to cover your property taxes and/or homeowner's insurance and not go below the minimum required balance. Your annual escrow analysis details the amount we paid on your behalf in the past 12 months and includes projections for the next 12 months. Learn more at [www.chase.com/escrow](http://www.chase.com/escrow).

Likely due to increases in your taxes and/or insurance, your escrow account has a shortage of \$372.01, or \$31.00 per month.

Annual escrow breakdown			Monthly payment breakdown		
Escrow breakdown	What we expected to pay	Change	What we now expect to pay	Home equity payment breakdown	Current payment as of 12/01/2019
Homeowner's Insurance	\$1,462.00	=	\$1,462.00	Principal & interest	\$1,192.72
				Escrow account deposit	\$121.83
				Shortage amount	\$41.33
				Total payment amount	\$1,355.88
					\$1,345.55

### Your escrow shortage options

Option 1: 12 month spread  
No action required; your new monthly payment will be \$1,345.55 beginning 12/01/2019.

Option 2: One-time payment  
Pay your \$372.01 shortage in full; your new monthly payment will be \$1,314.55.

Option 3: Partial payment  
Pay part of your shortage to lower your monthly payment.

Pay online at [www.chase.com/westopay](http://www.chase.com/westopay) or use the coupon below. If you're signed up for automatic payments through Chase, we'll update your payment for you. Please update any other payment methods with your new payment amount. Accounts more than 89 days past due are not eligible for repayment of some or all of the escrow shortage.

Keep in mind, higher taxes or insurance can increase your monthly payment, even if you pay the full shortage.

▼ Please detach and return the bottom portion of this statement with your payment, using the enclosed envelope. ▼

0000000000000000 000000 00000000 00000000 00000000 00000000 00000000



JOHN C CUSTOMER

Account Number  
Statement Date  
Escrow Shortage

1234567890  
10/21/2019  
\$372.01

### Optional escrow payment

I understand no payment is due now, but that I do have options:  
1) 12 month spread, no action required; my new monthly payment will be \$1,345.55 beginning 12/01/2019.

2) Optional - Pay shortage of \$372.01 and adjust my monthly home equity payment to \$1,314.55 starting 12/01/2019, once this payment is processed.

3) Optional - Pay \$ \_\_\_\_\_ part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my monthly home equity payment.

Please return this coupon with your check payable to Chase at least 5 days before 12/01/2019, and write your account number on the check.

### Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen.

Month-Year	Activity	Estimated Activity	Actual Activity	Escrow Account Balance	
				Original Estimated Balance	ACTUAL Balance
Starting Balance				\$751.02	\$92.92
Sep-19	Deposit	\$121.83	\$305.29 *	\$862.85	\$598.18
Oct-19	Deposit	\$121.83	\$163.15 *	\$974.68	\$561.34
Nov-19	Deposit	\$121.83	\$163.19 E	\$1,095.51	\$724.50
Dec-19	Deposit	\$121.83	\$0.00 *	\$1,218.34	\$92.00
Jan-20	Deposit	\$121.83	\$0.00 *	\$1,340.17	\$0.00
Feb-20	Deposit	\$121.83	\$0.00 *	\$1,462.00	\$0.00
	Withdrawal - FLOOD INS	\$1,462.00	\$0.00 *	\$0.00	\$0.00
Mar-20	Deposit	\$121.83	\$0.00 *	\$121.83	\$0.00
Apr-20	Deposit	\$121.83	\$0.00 *	\$243.66	\$0.00
May-20	Deposit	\$121.83	\$0.00 *	\$365.49	\$0.00
Jun-20	Deposit	\$121.83	\$0.00 *	\$487.32	\$0.00
Jul-20	Deposit	\$121.83	\$0.00 *	\$609.15	\$0.00
Aug-20	Deposit	\$121.83	\$0.00 *	\$730.98	\$0.00
	Estimated Activity	Original Estimated Balance		ACTUAL Balance	
Total Deposits		\$1,461.99		\$631.58	
Total Withdrawals		\$1,462.00		\$0.00	
Account Balance as of Nov-19					\$724.50

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. An "E" in the chart above means estimated activity that hasn't occurred yet. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

### Your estimated escrow account activity over the next 12 months

The chart below is highlighted to show your estimated low balance over the next 12 months.

- The lowest balance in your escrow account over the next 12 months is estimated to be -\$372.01 in February 2020.
- Your Minimum Required Balance is \$0.00.
- The difference between your estimated low balance and your minimum required balance shows your escrow account has a shortage of \$372.01.

Your minimum required balance is determined by the Real Estate Settlement Procedures Act (RESPA); your mortgage contract or state law; it may include up to two months of escrow payments to cover increases in your taxes and/or insurance.

Month-Year	Activity	Estimated Activity	Escrow Account Balance	
			Estimated Balance	ACTUAL Balance
Starting Balance			\$724.50	
Dec-19	Deposit	\$121.83	\$846.33	
Jan-20	Deposit	\$121.83	\$968.16	
Feb-20	Deposit	\$121.83	\$1,090.00	-\$372.01
	Withdrawal - Assurant Specialty Prop	\$1,462.00		
Mar-20	Deposit	\$121.83	\$121.83	
Apr-20	Deposit	\$121.83	\$243.66	
May-20	Deposit	\$121.83	\$365.49	
Jun-20	Deposit	\$121.83	\$487.32	
Jul-20	Deposit	\$121.83	\$609.15	
Aug-20	Deposit	\$121.83	\$730.98	
Sep-20	Deposit	\$121.83	\$849.80	
Oct-20	Deposit	\$121.83	\$962.63	

(Continued)

## Frequently asked questions

### Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we estimate to pay next year.

### How is my monthly escrow payment calculated?

Each year, we project how much you'll need in your escrow account to pay your taxes and/or insurance for the upcoming year, based on your taxes and/or insurance at the time of your Escrow Analysis. You pay a portion of the total projected escrow amount each month with your home equity payment. We then use those escrow funds to pay your taxes and/or insurance on your behalf.

If your taxes and/or insurance change during the next 12 months, you could have a shortage or surplus in your account when we run next year's analysis.

### What is a minimum required balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

